

BrokerCheck Report

RONALD FRANKLIN SELLERS

CRD# 1033247

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.



RONALD F. SELLERS

CRD# 1033247

Currently employed by and registered with the following Firm(s):

- B GWN SECURITIES INC.**
 300 AVENUE OF THE CHAMPIONS
 SUITE 220
 PALM BEACH GARDENS, FL 33418
 CRD# 128929
 Registered with this firm since: 08/20/2014

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 1 U.S. state or territory

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 0 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- B INTERNATIONAL ASSETS ADVISORY, LLC**
 CRD# 10645
 PALM BEACH GARDENS, FL
 05/2011 - 08/2014
- B LINCOLN FINANCIAL SECURITIES CORPORATION**
 CRD# 3870
 PALM BEACH GARDENS, FL
 11/2007 - 11/2009
- B FIRST HEARTLAND CAPITAL, INC.**
 CRD# 32460
 PALM BEACH GARDENS, FL
 01/2007 - 12/2007

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 1 U.S. state or territory through his or her employer.

Employment 1 of 1

Firm Name: **GWN SECURITIES INC.**

Main Office Address: **11440 NORTH JOG ROAD
PALM BEACH GARDENS, FL 33418-3764**

Firm CRD#: **128929**

SRO	Category	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	08/20/2014

U.S. State/ Territory	Category	Status	Date
B Florida	Agent	Approved	11/20/2014

Branch Office Locations

GWN SECURITIES INC.
300 AVENUE OF THE CHAMPIONS
SUITE 220
PALM BEACH GARDENS, FL 33418



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 0 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/08/1982

State Securities Law Exams

Exam	Category	Date
No information reported.		

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 05/2011 - 08/2014	INTERNATIONAL ASSETS ADVISORY, LLC	10645	PALM BEACH GARDENS, FL
B 11/2007 - 11/2009	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	PALM BEACH GARDENS, FL
B 01/2007 - 12/2007	FIRST HEARTLAND CAPITAL, INC.	32460	PALM BEACH GARDENS, FL
B 11/2000 - 12/2006	JEFFERSON PILOT SECURITIES CORPORATION	3870	PALM BEACH GARDENS, FL
B 03/2000 - 12/2000	VALMARK SECURITIES, INC.	31243	AKRON, OH
B 07/1998 - 03/2000	JEFFERSON PILOT SECURITIES CORPORATION	3870	FORT WAYNE, IN
B 07/1992 - 01/1998	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA
B 03/1990 - 11/1991	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA
B 11/1985 - 01/1990	THE GREAT-WEST LIFE ASSURANCE COMPANY	5927	ENGLEWOOD, CO
B 12/1988 - 01/1989	B.C. CHRISTOPHER SECURITIES CO.	60	
B 05/1987 - 12/1988	MORISON SECURITIES, INC.	8097	
B 03/1982 - 05/1987	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2682	
B 11/1982 - 05/1987	MML INVESTORS SERVICES, INC.	10409	

Employment History



Registration and Employment History

Employment History, continued

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
08/2014 - Present	GWN SECURITIES INC.	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
08/2006 - Present	RON SELLERS & ASSOCIATES	PRES/CEO	N	PALM BEACH GARDENS, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax exempt.

SELLERS BENEFITS GROUP, INC. IS NOT AN INVESTMENT RELATED INSURANCE AGENCY PRIMARILY SELLING GROUP BENEFIT AND LIFE INSURANCE PRODUCTS, LOCATED AT 300 AVENUE OF THE CHAMPIONS, #240, PALM BEACH GARDENS FL 33418. RON SELLERS IS PRESIDENT & CEO FORMED IN 1975. HOURS PER MONTH IS 150 - 125 DURING TRADING HOURS. DUTIES INCLUDE NETWORKING RELATIONSHIPS TO BRING ON NEW CLIENT ACCOUNTS; DAY-TO-DAY COMPANY MANAGEMENT.

KEY RETIREMENT SOLUTIONS, A WHOLLY OWNED SUBSIDIARY OF RON SELLERS & ASSOCIATES, INC. 300 AVENUE OF THE CHAMPIONS, PALM BEACH GARDENS, FL 33418. PRESIDENT/CEO, START DATE: JAN. 12, 2012 COMMISSIONS OF FEES WILL BE PAID TO RON SELLERS & ASSOCIATES, INC. 15% TIME DEVOTED TO ACTIVITY, 15% OF TIME DURING TRADING HOURS DEVOTED TO ACTIVITY.

KEY DISTRIBUTION PARTNERS, LLC

POSITION: Managing Member NATURE: wholesaling TPAs products and services INVESTMENT RELATED: No NUMBER OF HOURS: 5
SECURITIES TRADING HOURS: 5 START DATE: 08/15/2019
ADDRESS: 300 Avenue of the Champions, Suite 230, Palm Beach Gardens FL 33418, United States
DESCRIPTION: To appoint entities including individuals to market a Benefits Third Party Administration (TPA) products and services.

KEY TELECOM SOLUTIONS, LLC

POSITION: Managing Member NATURE: Soliciting wholesale telecommunication services INVESTMENT RELATED: No NUMBER OF HOURS: 10
SECURITIES TRADING HOURS: 10 START DATE: 08/13/2019
ADDRESS: 300 Avenue of the Champions, Suite 240, Palm Beach Gardens FL 33418, United States
DESCRIPTION: Managing Member

USA MEDICAL DISTRIBUTORS, LLC



Registration and Employment History

Other Business Activities, continued

POSITION: Marketing Representative through Sellers Benefits Group NATURE: Marketing and sales of medical supplies. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 05/01/2020
ADDRESS: 300 Avenue of The Champions, Suite 240, Palm Beach Gardens FL 33418, United States
DESCRIPTION: Act as a referral source only to my non-securities clients.

LOROMAR, LLC (DBA CECURECOR, LLC)

POSITION: COO NATURE: Consulting & Marketing focused on providing environmental safety and security solution START DATE: 2023-05-05
INVESTMENT RELATED: Is Not Investment Related NUMBER OF HOURS: 20 SECURITIES TRADING HOURS:
ADDRESS: 505 South Flagler Dr., Suite 1100, West Palm Beach, FL, 33418, United States
DESCRIPTION: Marketing fees

AMERICAN KEY PARTNERS, LLC

Is Not Investment Related, "300 Avenue of the Champions, Suite 240, Palm Beach Gardens, FL, 33418, United States", Wholesale, Manager, 2023-09-01, 10 hours per month, 0 hours per month during trading hours, Wholesale representative for Curtis Stout.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	State on New York, Department of Financial Services
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	11/18/2015
Docket/Case Number:	2015-0225-S
Employing firm when activity occurred which led to the regulatory action:	GWN Securities, Inc.
Product Type:	No Product
Allegations:	Violation of section of 2110(a)(2) of the NY Insurance Law. Representative failed to disclose to the state of NY a previous Regulatory action taken by the state of Alabama.
Current Status:	Final
Resolution:	Stipulation and Consent



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/18/2015
Sanctions Ordered:	Monetary Penalty other than Fines Other: None
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$750.00
Portion Levied against individual:	\$750.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	12/01/2015
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	<p>Upon applying for the 2015 renewal of a New York non-resident license, the NY Department of Finance found that agent had not disclosed a \$50 fine imposed by the state of Alabama back in 2007 for failure to provide notice of a change of address.</p> <p>Said proceeding and a detailed explanation as to how and why this failure occurred had been uploaded to the NIPR data base and the state of NY had been provided copies of it in 2012 when they renewed agent's NY non-resident license at that time.</p> <p>Regardless of the 2012 license renewal action and in order to renew agent's NY license for 2015-2017, the NY Department of Finance cited retroactive non-compliance with certain NY regulations and required the execution of a Stipulation along with payment of a fine for failure to disclose said 2007 Alabama proceedings. In response to the inquiry imposed by the NY Department of Finance, agent responded with the explanation that there was never a deliberate intent to not disclose the Alabama proceeding, but any failure to disclose was the result of an</p>



administrative error and misunderstanding of the standard NIPR renewal questionnaire and the judicial vs. administrative actions taken in 2007 by the state of Alabama. As a result, Agent executed the attached Stipulation and paid the imposed fine. The NY license was renewed and is effective until February 5, 2017.

Disclosure 2 of 2

Reporting Source:	Broker
Regulatory Action Initiated By:	ALABAMA INSURANCE DEPARTMENT
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	VOLUNTARY SURRENDER OF ALABAMA INSURANCE PRODUCER'S LICENSE.
Date Initiated:	03/26/2007
Docket/Case Number:	P-2007-232WR
Employing firm when activity occurred which led to the regulatory action:	FIRST HEARTLAND CAPITAL
Product Type:	Insurance
Other Product Type(s):	
Allegations:	VIOLATION OF PROVISION OF ALABAMA INSURANCE CODE (TITLE 27, CODE OF ALABAMA, 1975) FAILURE TO RESPOND TO AN ADDRESS CHANGE LETTER AND PAYMENT OF THE FINE ASSOCIATED WITH FAILURE TO CHANGE ADDRESS WITH THE ALABAMA INSURANCE DEPARTMENT.
Current Status:	Final
Resolution:	Order
Resolution Date:	04/20/2007
Sanctions Ordered:	Monetary/Fine \$50.00
Other Sanctions Ordered:	VOLUNTARY SURRENDER OF ALABAMA INSURANCE LICENSE
Sanction Details:	PAID \$50.00 FINE AND VOLUNTARILY SURRENDERED ALABAMA INSURANCE LICENSE
Broker Statement	PURSUANT TO AN AGREEMENT BETWEEN KUYKENDALL INSURANCE GROUP AND RON SELLERS & ASSOCIATES (RSA), DATED 6-21-2006, RON SELLERS & RSA ARE NO LONGER AFFILIATED WITH SELLERS KUYKENDALL. PRIOR TO THE SEPARATION ALL LICENSING MATTERS WERE



MAINTAINED IN THE WINTER PARK, FL OFFICE OF SELLERS KUYKENDALL. THE PRIMARY ADDRESS OF RSA IS IN PALM BEACH GARDENS, FL. THE PROCESS OF SEPARATING THE ENTITIES TOOK PLACE OVER SEVERAL MONTHS. BECAUSE THE RECORDS WERE MAINTAINED IN WINTER PARK, FL IT WAS UNDERSTOOD BY ME AND THE PALM BEACH GARDENS OFFICE THAT ALL OF THE PROPER LICENSING AUTHORITIES HAD BEEN NOTIFIED OF THE CHANGE OF ADDRESS. WHEN THE LETTER FROM ALABAMA WAS FINALLY RECEIVED AT MY PALM BEACH GARDENS ADDRESS I WAS SURPRISED THAT THIS WASN'T TAKEN CARE OF EARLIER ACCORDING TO THE AFORESAID AGREEMENT. SINCE I DO NOT HAVE ANY CLIENTS IN ALABAMA AND DIDN'T INTEND ON RENEWING MY ALABAMA LICENSE THE LETTER WAS NOT RESPONDED TO. IT WAS NEVER MY INTENT TO VIOLATE THE INSURANCE LAWS OF THE ALABAMA CODE AND THEREFORE VOLUNTARILY SURRENDERED MY LICENSE AND PAID A \$50.00 ADMINISTRATIVE FINE.

End of Report



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